

3/14

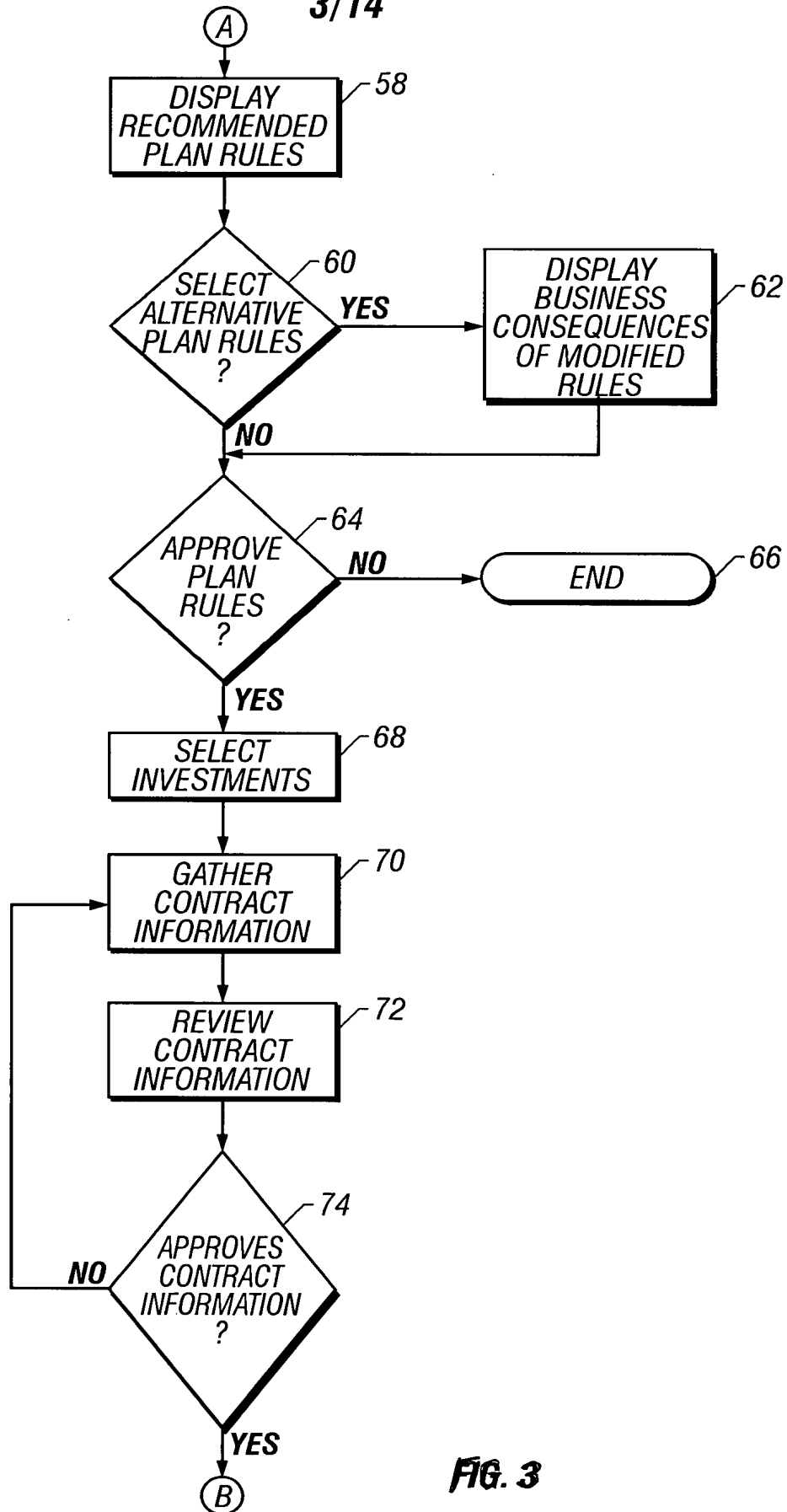


FIG. 3

9/14

CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN	EMPLOYER CONTRIBUTION PLAN PROVISIONS	EMPLOYEE ELIGIBILITY
<p>102</p> <p>ATTRACT NEW EMPLOYEES</p> <p>RETAIN EXISTING EMPLOYEES</p>	<p>54</p> <ul style="list-style-type: none"> 50% UP TO 6% MATCHING CONTRIBUTION SIX-YEAR GRADED VESTING SCHEDULE 	<p>56</p> <p>IMMEDIATE ENTRY</p>
<p>104</p> <p>ATTRACT NEW EMPLOYEES</p> <p>COMPENSATE HIGHER- PAID EMPLOYEES</p>	<ul style="list-style-type: none"> 50% UP TO 4% MATCHING CONTRIBUTION 100% VESTING INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	<p>IMMEDIATE ENTRY</p>
<p>106</p> <p>ATTRACT NEW EMPLOYEES</p> <p>REDUCE TAX-LIABILITY</p>	<ul style="list-style-type: none"> 50% UP TO 6% MATCHING CONTRIBUTION 100% VESTING PAY-TO-PAY PROFIT SHARING CONTRIBUTION 	<p>IMMEDIATE ENTRY</p>

FIG. 7A

10/14

<p>52</p> <p>CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN</p>	<p>54</p> <p>EMPLOYER CONTRIBUTION PLAN PROVISIONS</p>	<p>56</p> <p>EMPLOYEE ELIGIBILITY</p>
<p>108</p> <p>RETAIN EXISTING EMPLOYEES</p> <p>COMPENSATE HIGHER- PAID EMPLOYEES</p>	<ul style="list-style-type: none"> • 25% UP TO 4% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	<p>CHOOSE</p> <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
<p>110</p> <p>RETAIN EXISTING EMPLOYEES</p> <p>REDUCE TAX LIABILITY</p>	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • PAY-TO-PAY PROFIT SHARING CONTRIBUTION 	<p>CHOOSE</p> <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
<p>112</p> <p>COMPENSATE HIGHER- PAID EMPLOYEES</p> <p>REDUCE TAX LIABILITY</p>	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • 100% VESTING • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	<p>CHOOSE</p> <ul style="list-style-type: none"> • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21

FIG. 7B